

FORM B1

**United States Bankruptcy Court
Middle District of Pennsylvania**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Maksin, Jonathan A.	Name of Joint Debtor (Spouse)(Last, First, Middle): Maksin, Stacy M.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-9776	Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-9001
Street Address of Debtor (No. & Street, City, State & Zip Code): 126 W McClure Street New Bloomfield, PA 17068	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 126 W McClure Street New Bloomfield, PA 17068
County of Residence or of the Principal Place of Business: Perry	County of Residence or of the Principal Place of Business: Perry
Mailing Address of Debtor (if different from street address): PO Box 104 New Bloomfield, PA 17068	Mailing Address of Joint Debtor (if different from street address): PO Box 104 New Bloomfield, PA 17068

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- Individual(s) Railroad
 Corporation Stockbroker
 Partnership Commodity Broker
 Other _____ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- Consumer/Non-Business Business

Filing Fee (Check one box)

- Full Filing Fee Attached
 Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

- Debtor is a small business as defined in 11 U.S.C. § 101
 Debtor is and elects to be considered a small business under
 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over

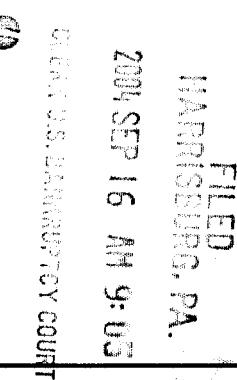
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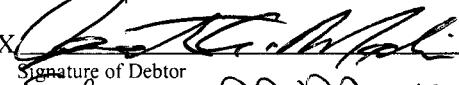
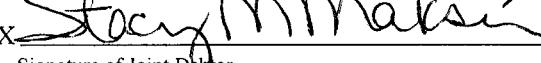
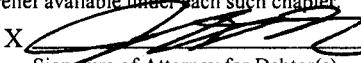
Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Jonathan A. Maksin, Stacy M. Maksin	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X  Signature of Debtor</p> <p>X  Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 9115104</p> <p>Date 9/15/04</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X  Signature of Attorney for Debtor(s)</p> <p>Date 9/15/04</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>			
<p>Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Not Applicable</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X Not Applicable</p> <p>Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			

United States Bankruptcy Court
Middle District of Pennsylvania

In re **Jonathan A. Maksin**

Stacy M. Maksin

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 100,000.00		
B - Personal Property	YES	3	\$ 15,499.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 86,071.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 14,515.98	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,162.80
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,954.00
Total Number of sheets in ALL Schedules ➤		13			
			Total Assets ➤ \$ 115,499.00		
				Total Liabilities ➤ \$ 100,586.98	

In re: Jonathan A. Maksin

Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
126 W. McClure New Bloomfield	Fee Owner	J	\$ 100,000.00	\$ 81,500.00
Total ➤			\$ 100,000.00	

(Report also on Summary of Schedules.)

In re Jonathan A. Maksin

Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking - Commerce Bank	J	50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		See Attached List	J	1,853.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Normal wearing apparel	J	175.00
7. Furs and jewelry.		Engagement ring and wedding bands	J	200.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera and paintball gear	J	220.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Colonial Life \$75,000 - no cash value	H	0.00
		Royal Neighbors - no cash value	H	0.00
		Term life policy on wife - \$100,000 - no cash value	W	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		County Pension plan	W	8,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

In re Jonathan A. Maksin

Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Saturn SL2	J	2,000.00
		1998 Saturn SL2	J	3,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			

In re Jonathan A. Maksin

Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Inventory.	X			
29. Animals.		Pet dog	J	1.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
2 continuation sheets attached				Total ➤ \$ 15,499.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

HOUSEHOLD ITEMS - MAK SIN

Sofa	\$50.00
Chair	\$20.00
Table	\$50.00
Stereo	\$50.00
2 Lamps	\$20.00
Television	\$300.00
VCR	\$10.00
Desk	\$50.00
Chair	\$10.00
Lamp	\$5.00
Bookcase	\$10.00
Computer	\$200.00
Dining Room table/chairs	\$100.00
Barbecue	\$5.00
Microwave	\$20.00
Refrigerator	\$100.00
Bed/Dresser/Night table	\$300.00
Drapes	\$3.00
Bed/Dresser	\$40.00
Drapes	\$10.00
Washer/Dryer	\$400.00
Lawnmower	\$50.00
Bicycle	\$50.00

In re **Jonathan A. Maksin**

Stacy M. Maksin

, Case No.

Debtor.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
126 W. McClure New Bloomfield	11 USC § 522(d)(1)	18,500.00	100,000.00
1997 Saturn SL2	11 USC § 522(d)(2)	2,000.00	2,000.00
1998 Saturn SL2	11 USC § 522(d)(2)	3,000.00	3,000.00
Camera and paintball gear	11 USC § 522(d)(3)	220.00	220.00
Checking - Commerce Bank	11 USC § 522(d)(5)	50.00	50.00
Colonial Life \$75,000 - no cash value	11 USC § 522(d)(7)	0.00	0.00
County Pension plan	11 USC § 522(d)(10)(E)	0.00	8,000.00
Engagement ring and wedding bands	11 USC § 522(d)(4)	200.00	200.00
Normal wearing apparel	11 USC § 522(d)(3)	175.00	175.00
Pet dog	11 USC § 522(d)(3)	1.00	1.00
Royal Neighbors - no cash value	11 USC § 522(d)(7)	0.00	0.00
See Attached List	11 USC § 522(d)(3)	1,853.00	1,853.00
Term life policy on wife - \$100,000 - no cash value	11 USC § 522(d)(7)	0.00	0.00

In re: Jonathan A. Maksin

Stacy M. Maksin

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 10120712154404			Car Loan 1998 Saturn SL2 VALUE \$3,000.00				4,500.00	1,500.00
Chase Auto Finance PO Box 5210 New Hyde Park, NY 11042			First Lien on Residence 126 W. McClure New Bloomfield VALUE \$100,000.00				79,000.00	0.00
ACCOUNT NO. 0008303638			Second Lien on Residence 126 W. McClure New Bloomfield VALUE \$100,000.00				2,571.00	0.00
PHH Mortage/Cendant PO Box 5452 Mt. Laurel, NJ 08054								
ACCOUNT NO. 12930544								
Wells Fargo 4900 Carlisle Pike B-1 Mechanicsburg, PA 17050								

0 Continuation sheets attached

Subtotal (Total of this page) >	\$86,071.00
Total (Use only on last page) >	\$86,071.00

(Report total also on Summary of Schedules)

In re: **Jonathan A. Maksin**

Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Other Priority Debts

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re: Jonathan A. Maksin
Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal
(Total of this page) ➤ \$0.00

Total ➤ \$0.00

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re: Jonathan A. Maksin
DebtorStacy M. Maksin

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5491 1300 2317 7371		W	AT&T Card				5,501.32
AT&T Universal Card PO Box 8104 S. Hackensack, NJ 07606							
ACCOUNT NO. 5398 8200 5218 5527		H	AT&T Card				664.08
AT&T Universal Card PO Box 8119 S. Hackensack, NJ 07606							
ACCOUNT NO. 5183 3833 9000 0279		H	Credit Card				1,448.46
Chase PO Box 15583 Wilmington, DE 19886							
ACCOUNT NO. 5329 0141 2000 2955		W	Credit Card				3,086.56
MBNA PO Box 15137 Wilmington, DE 19886							
ACCOUNT NO. 4313 0259 1520 7667		W	Credit Card				3,815.56
MBNA America PO Box 15137 Wilmington, DE 19886							

 Continuation sheets attached

Subtotal	>	\$14,515.98
Total	>	\$14,515.98

(Report also on Summary of Schedules)

In re: **Jonathan A. Maksin****Stacy M. Maksin**

Case No. _____

Debtor

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Jonathan A. Maksin

Debtor

Stacy M. Maksin

Case No.

(If known)

SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re **Jonathan A. Maksin, Stacy M. Maksin**

Case No.

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age:	NAMES	AGE	RELATIONSHIP
Spouse's Age:	None		
EMPLOYMENT:		DEBTOR	SPOUSE
Occupation		Case Manager	
Name of Employer	Alliance Computer Stores	County of Perry	
How long employed			
Address of Employer	Harrisburg, PA	New Bloomfield, PA	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)\$ 1,516.69 \$ 2,320.54

Estimated monthly overtime

\$ 0.00 \$ 0.00

SUBTOTAL

\$ 1,516.69 \$ 2,320.54

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ <u>163.95</u>	\$ <u>510.47</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>163.95</u>	\$ <u>510.47</u>
\$ <u>1,352.74</u>	\$ <u>1,810.06</u>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm

\$ 0.00 \$ 0.00

(attach detailed statement)

\$ 0.00 \$ 0.00

Income from real property

\$ 0.00 \$ 0.00

Interest and dividends

\$ 0.00 \$ 0.00

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.00

Social security or other government assistance

\$ 0.00 \$ 0.00

(Specify) _____

\$ 0.00 \$ 0.00

Pension or retirement income

\$ 0.00 \$ 0.00

Other monthly income

\$ 0.00 \$ 0.00

(Specify) _____

\$ 0.00 \$ 0.00

TOTAL MONTHLY INCOME

\$ 1,352.74 \$ 1,810.06

TOTAL COMBINED MONTHLY INCOME

\$ 3,162.80

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

NAQ

0009 NAQ
ALLIANCE COMPUTER STORES, INC.
5520 DERRY STREET
HARRISBURG, PA 17111

Employee Number: 0009
Department Number:
Social Security Number: 180-68-9776
Marital Status: MARRIED
Number Of Allowances: 06

Earnings Statement



Pay Period: 8/01/2004 to 8/15/2004
Pay Date: 8/20/2004
Check #: 20003629

JONATHAN A MAKSEN
126 W MCCLURE ST
NEW BLOOMFIELD, PA 17068

Hours and Earnings					Taxes and Deductions		
Description	Hours	Rate	This Period	Year-To-Date	Description	This Period	Year-To-Date
REGLAR	70.00	10.0000	700.00	3380.00	FICA	53.55	258.57

Gross Pay Year To Date	Gross Pay This Period	Total Deductions This Period	Net Pay This Period
\$3,380.00	\$700.00	\$75.67	\$624.33

County of Perry
P.O. Box 37

New Bloomfield, PA 17068

DIRECT DEPOSIT RECEIPT

PAYROLL

PAY DATE: 08/27/2004

DIRECT DEPOSIT AMOUNT: ***Eight Hundred Sixteen and 24/100*** Dollars

\$816.24

MAKSIN, STACY M
126 W MCCLURE STREET
P O BOX 104
New Bloomfield, PA 17068

NON - NEGOTIABLE

DEPOSIT TO ACCT # 032078321

County of Perry

New Bloomfield, PA 17068

MAKSIN, STACY M			18	Biweekly	08/21/2004	186-52-9001	8/27/2004
Employee Name			Period	Pay Cycle	End Date	SSN	Deposit Date

EARNINGS	Reg Hrs	O/T Hrs	Rate	Amt	Over time	YTD
CASE MANAGERS	70.00	0.00	15.30	1,071.00	0.00	18,595.71
Other Accum.	0.00	0.00	0.00	0.00	0.00	624.96
PAGER	0.00	0.00	0.00	97.50	0.00	950.00
EARNINGS Total:				1,168.50		20,170.67

EMPLOYEE DEDUCTIONS	Amount	YTD		
DIRECT DEPOSIT-NET	816.24	13,858.80		
FEDERAL WITHHOLDING	147.66	2,560.98		
FICA SS	72.45	1,250.59		
FICA-MEDICARE	16.94	292.46		
LOCAL EARNED INCOME	19.86	342.89		
PA STATE INCOME TAX	35.87	616.46		
PA UNEMPLOYMENT-EMPLOYEE	1.05	10.56		
RETIREMENT-PICKUP	58.43	1,008.58		
DEDUCTIONS Total:			1,168.50	19,941.32

LEAVE ACCUMULATED	Beg Bal	Used	Accr	Adj	Bal
COMP TIME	0.00	-6.25	0.00	0.00	6.25
PERSONAL-70	0.00	28.00	21.00	0.00	-7.00
SICK-70	12.12	44.75	70.02	0.00	37.39
VACATION-70	36.62	66.50	55.98	-5.46	20.64

LEAVE CURRENT	Used	Accr	Adj
COMP TIME	-4.00	0.00	0.00
SICK-70	0.00	3.89	0.00
VACATION-70	7.00	4.15	0.00

EMPLOYER PAID BENEFITS	Amount	YTD		
FICA SS	72.45	1,250.59		
FICA-MEDICARE	16.94	292.46		
RETIREMENT-COUNTY	105.17	1,815.39		
WORKMENS COMPENSATION	11.22	193.63		
BENEFITS Total:			205.78	3,552.07

aging

Net Amount:

\$816.24

In re Jonathan A. Maksin, Stacy M. Maksin

Case No. _____

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

- Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>809.00</u>
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No _____		
Is property insurance included? Yes <input checked="" type="checkbox"/> No _____		
Utilities Electricity and heating fuel	\$	<u>150.00</u>
Water and sewer	\$	<u>55.00</u>
Telephone	\$	<u>50.00</u>
Other <u>Cable</u>	\$	<u>40.00</u>
<u>Internet</u>	\$	<u>40.00</u>
Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
Food	\$	<u>400.00</u>
Clothing	\$	<u>20.00</u>
Laundry and dry cleaning	\$	<u>0.00</u>
Medical and dental expenses	\$	<u>30.00</u>
Transportation (not including car payments)	\$	<u>205.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>20.00</u>
Charitable contributions	\$	<u>20.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>80.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>150.00</u>
Other	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>221.00</u>
Other <u>Second Mortgage</u>	\$	<u>180.00</u>
<u>Student Loan</u>	\$	<u>131.00</u>
Alimony, maintenance or support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <u>Daycare</u>	\$	<u>303.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>2,954.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	<u>3,162.80</u>
B. Total projected monthly expenses	\$	<u>2,954.00</u>
C. Excess income (A minus B)	\$	<u>208.80</u>
D. Total amount to be paid into plan each		
	(interval)	

In re: Jonathan A. Maksin
xxx-xx-9776

Stacy M. Maksin
xxx-xx-9001

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of page, and that they are true and correct to the best of my knowledge, information, and belief.

13 sheets plus the summary

Date: 9/14/04

Signature



Date: 9/14/04

Signature



Stacy M. Maksin

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re: Jonathan A. Maksin
xxx-xx-9776Stacy M. Maksin
xxx-xx-9001Case No. _____
Chapter 13**STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
26,695.09	Perry County - wife	2003
27,433.47	Fry Communications - husband	2002
25,296.09	Perry County - wife	2002
30,073.90	Fry Communications - husband	2003

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
3,000.00	Personal injury settlement	2002

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Auto Finance PO Box 5210 New Hyde Park, NY 11042	Monthly		
PHH Mortage/Cendant PO Box 5452 Mt. Laurel, NJ 08054	Monthly		
Wells Fargo 4900 Carlisle Pike B-1 Mechanicsburg, PA 17050	Monthly		

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

-
- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS
OF CUSTODIAN

NAME AND ADDRESS
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE OF
PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATION

RELATIONSHIP
TO DEBTOR,
IF ANY

DATE
OF GIFT

DESCRIPTION
AND VALUE OF
GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE OF
PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY

CCCS

11/02 to 1/04

Monthly \$330

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Commerce Bank	Savings Account \$100	2/04

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

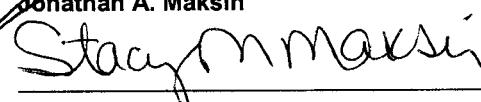
Date 9-14-04

Signature
of Debtor


Jonathan A. Maksin

Date 9-14-04

Signature
of Joint
Debtor


Stacy M. Maksin

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re: **Jonathan A. Maksin**
xxx-xx-9776

Stacy M. Maksin
xxx-xx-9001

Case No. _____
Chapter 13

Debtors

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 1,760.00
Prior to the filing of this statement I have received	\$ 0.00
Balance Due	\$ 1,760.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;

c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 9/14/04



James H. Turner, Bar No. 29928

Turner and O'Connell
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re:
Jonathan A. Maksin
xxx-xx-9776

Stacy M. Maksin
xxx-xx-9001

Case No. _____
Chapter 13

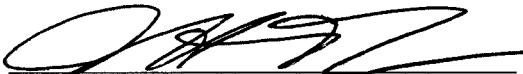
VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:

9/14/04

Signed:



James H. Turner

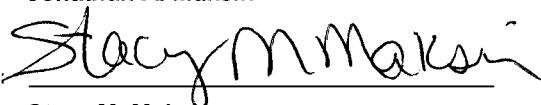
Bar No. **29928**

Signed:



Jonathan A. Maksin

Signed:



Stacy M. Maksin